

111. (New Claim) The program product of claim 108, wherein the unknown party is an intelligent agent configured to conduct electronic transactions, and wherein the plurality of attributes are selected from the group consisting of an agent name, a client name, a bank name, a bank account number, a credit card number, a homebase location, an agent program name, a location or name of a source with which the unknown party communicates, and combinations thereof.

112. (New Claim) The program product of claim 108, wherein the unknown party is an intelligent agent, and wherein the program is configured to scan program code for the unknown party to determine attributes thereof.--

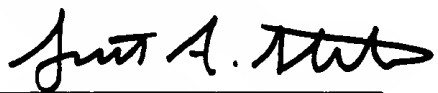
#### Remarks

The above amendments are being made prior to the calculation of filing fees for the above-identified patent application. Applicants hereby reserve the right to refile the cancelled claims in this or a future copending application. Moreover, the amendments are not directed to new matter, nor are they being made in response to any art-based rejection. Consideration and allowance of all pending claims are respectfully requested.

If there are any questions regarding this paper, or which might otherwise further this case onto allowance, please contact the undersigned at (513) 241-2324. Moreover, if any other charges or credits are necessary to complete this communication, please apply them to Deposit Account 23-3000.

Respectfully submitted,

2 NOV 1999  
Date

  
\_\_\_\_\_  
Scott A. Stinebruner  
Reg. No. 38,323  
WOOD, HERRON & EVANS, L.L.P.  
2700 Carew Tower  
Cincinnati, Ohio 45202  
(513)241-2324